



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name F.N.B. CORPORATION

City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 39,547,661

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

F.N.B. CORPORATION
ONE NORTH SHORE CENTER
PITTSBURGH, PA 15212

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	38,618,499	36,584,377	33,864,548	32,208,359	29,126,487
Net income (\$000)	404,602	286,006	387,249	372,858	199,204
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.40	2.60	30	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37	2.97	2.92	45
+ Non-interest income	0.83	1.04	44	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28	0.84	1.35	27
- Overhead expense	1.90	2.17	33	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21	2.33	2.72	30
- Provision for credit losses	0	-0.09	72	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73	0.21	0.16	77
+ Securities gains (losses)	0	0.01	47	0	0.02	33	0	0.01	48	0	0	62	0.02	0.01	82
+ Other tax equivalent adjustments	0	0	79	0	0	48	0	0	13	0	0	5	0	0	47
= Pretax net operating income (tax equivalent)	1.33	1.66	26	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37	1.29	1.43	33
Net operating income	1.05	1.26	28	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36	0.68	0.89	30
Net income	1.05	1.26	28	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36	0.68	0.90	29
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.97	3.06	41	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52	3.95	3.80	61
Interest expense	0.29	0.25	66	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56	0.53	0.60	53
Net interest income (tax equivalent)	2.69	2.80	36	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43	3.42	3.19	55
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.11	40	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70	0.22	0.24	58
Earnings coverage of net loan and lease losses (X)	35.67	39.72	64	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31	9.54	19.67	40
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.23	70	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39	0.84	0.98	36
Allowance for loan and lease losses / Total loans and leases	1.36	1.20	69	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41	0.83	0.96	37
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.49	39	0.70	0.71	55	0.45	0.57	39	0.51	0.61	41	0.54	0.72	39
30-89 days past due loans and leases / Total loans and leases	0.23	0.32	46	0.28	0.39	43	0.41	0.43	55	0.45	0.44	57	0.61	0.47	75
Liquidity and Funding															
Net noncore funding dependence	-3.87	-2.33	44	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68	20.11	17.03	62
Net short-term noncore funding dependence	-5.22	-7.71	54	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87	17.79	4.83	85
Net loans and leases / Total assets	63.01	58.67	63	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45	66.57	62.73	47
Capitalization															
Tier 1 leverage ratio	7.99	8.98	24	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7	7.58	9.53	8
Holding company equity capital / Total assets	13.02	10.71	81	13.26	11.16	79	14.11	12.43	71	13.92	12.22	74	14.03	11.94	79
Total equity capital (including minority interest) / Total assets	13.02	10.82	81	13.26	11.29	79	14.11	12.57	71	13.92	12.27	74	14.03	12.01	79
Common equity tier 1 capital / Total risk-weighted assets	9.92	12.42	13	9.84	12.38	9	9.40	12.17	6	9.19	12.12	4	8.88	12.19	3
Net loans and leases / Equity capital (X)	4.84	5.53	38	5.09	5.58	41	4.74	5.21	41	4.77	5.29	38	4.74	5.27	37
Cash dividends / Net income	40.41	28.27	75	57.68	42.30	73	42.67	33.12	70	44.19	27.31	84	75.63	31.29	91
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	5.72	10.50	34	8.05	16.68	25	4.55	9.26	40	5.40	7	52	43.82	8.28	93
Equity capital	3.85	7.46	45	1.55	6.99	24	5.97	10.49	35	4.52	7.89	47	71.46	10.18	94
Net loans and leases	-1.31	3.36	35	9.10	9.07	61	5.22	9.10	44	5.16	7.89	39	41.80	9.38	94
Noncore funding	-28.61	-14.79	28	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66	42.76	5.59	84
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	10.78	10.95	61	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36	3.84	12.69	41
Equity investment in subsidiaries / Equity capital	104.06	103.22	60	104.16	102.81	62	106	103.22	68	105.27	103.10	65	104.85	102.10	66
Cash from ops + noncash items + op expense / Op expense + dividends	115.99	154.48	37	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11	96.01	148.20	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	869,565	971,755	1,067,818	1,006,351	850,406	-10.52	48.23
Income from lease financing receivables.....	15,954	18,370	16,541	15,600	11,461	-13.15	45.29
Fully taxable income on loans and leases.....	872,566	972,972	1,059,925	997,869	845,768	-10.32	49.07
Tax-exempt income on loans and leases.....	12,953	17,153	24,434	24,082	16,099	-24.49	5.39
Estimated tax benefit on income on loans and leases.....	3,381	4,379	6,097	6,102	8,430	-22.79	-47.90
Income on loans and leases (tax equivalent).....	888,900	994,504	1,090,456	1,028,053	870,297	-10.62	47.14
Investment interest income (tax equivalent).....	123,025	146,362	166,281	154,069	127,773	-15.94	43.63
Interest on balances due from depository institutions.....	3,732	1,910	4,382	1,307	894	95.39	740.54
Interest income on other earning assets.....	8,588	13,736	18,663	15,592	128	-37.48	
Total interest income (tax equivalent).....	1,024,245	1,156,512	1,279,782	1,199,021	999,092	-11.44	48.40
Interest on time deposits of \$250K or more.....	4,495	13,710	20,110	13,393	3,741	-67.21	
Interest on time deposits < \$250K.....	23,380	59,115	83,721	59,909	32,182	-60.45	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	19,340	60,046	112,770	68,883	35,622	-67.79	9.01
Interest on other borrowings and trading liabilities.....	34,011	57,622	97,796	82,184	49,916	-40.98	108.94
Interest on subordinated debt and mandatory convertible securities.....	17,008	17,730	15,383	13,340	12,431	-4.07	70.85
Total interest expense.....	98,234	208,223	329,780	237,709	133,892	-52.82	45.64
Net interest income (tax equivalent).....	926,011	948,289	950,002	961,312	865,200	-2.35	48.69
Non-interest income.....	322,007	263,814	274,088	256,061	244,650	22.06	61.56
Adjusted operating income (tax equivalent).....	1,248,018	1,212,103	1,224,090	1,217,373	1,109,850	2.96	51.81
Overhead expense.....	733,536	734,672	694,700	691,069	679,658	-0.15	44.00
Provision for credit losses.....	629	121,752	44,561	61,227	61,073		-98.87
Securities gains (losses).....	193	282	70	34	5,916	-31.56	-72.89
Other tax equivalent adjustments.....	1	0	-1	-540	0		
Pretax net operating income (tax equivalent).....	514,047	355,961	484,937	465,111	375,035	44.41	99.52
Applicable income taxes.....	98,496	57,485	83,567	79,523	157,065	71.34	30.46
Tax equivalent adjustments.....	10,949	12,470	14,121	12,730	18,766	-12.20	-2.66
Applicable income taxes (tax equivalent).....	109,445	69,955	97,688	92,253	175,831	56.45	26.17
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	404,602	286,006	387,249	372,858	199,204	41.47	136.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	404,602	286,006	387,249	372,858	199,204	41.47	136.76
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	404,602	286,006	387,249	372,858	199,204	41.47	136.76
Investment securities income (tax equivalent).....	123,025	146,362	166,281	154,069	127,773	-15.94	43.63
US Treasury and agency securities (excluding mortgage-backed securities).....	4,584	7,189	12,937	11,509	9,603	-36.24	-49.57
Mortgage-backed securities.....	81,029	99,044	113,099	107,011	87,531	-18.19	29.68
All other securities.....	37,412	40,129	40,245	35,549	30,639	-6.77	165.65
Cash dividends declared.....	163,500	164,956	165,221	164,754	150,659	-0.88	49.03
Common.....	155,459	156,915	157,180	156,713	142,618	-0.93	52.91
Preferred.....	8,041	8,041	8,041	8,041	8,041	0.00	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.65	2.85	33	3.16	3.27	41	3.78	4	31	3.72	3.87	40	3.43	3.47	48
Less: Interest expense	0.25	0.23	65	0.57	0.48	68	0.97	0.98	55	0.74	0.79	54	0.46	0.55	48
Equals: Net interest income (tax equivalent)	2.40	2.60	30	2.59	2.77	31	2.81	3.01	32	2.98	3.08	37	2.97	2.92	45
Plus: Non-interest income	0.83	1.04	44	0.72	1.21	29	0.81	1.32	31	0.80	1.31	28	0.84	1.35	27
Equals: adjusted operating income (tax equivalent)	3.23	3.70	26	3.31	4.04	18	3.61	4.41	17	3.78	4.46	16	3.81	4.33	22
Less: Overhead expense	1.90	2.17	33	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21	2.33	2.72	30
Less: Provision for credit losses	0	-0.09	72	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73	0.21	0.16	77
Plus: Realized gains (losses) on held-to-maturities securities	0	0	98	0	0	96	0	0	98	0	0	96	0.01	0	97
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0	0.01	35	0	0	61	0.01	0.01	73
Plus: other tax equivalent adjustments	0	0	79	0	0	48	0	0	13	0	0	5	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.33	1.66	26	0.97	1.04	41	1.43	1.56	37	1.44	1.57	37	1.29	1.43	33
Less: Applicable income taxes (tax equivalent)	0.28	0.38	19	0.19	0.23	37	0.29	0.36	30	0.29	0.33	34	0.60	0.55	55
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.05	1.26	28	0.78	0.81	41	1.14	1.19	41	1.16	1.24	36	0.68	0.89	30
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.05	1.26	28	0.78	0.82	40	1.14	1.19	41	1.16	1.24	36	0.68	0.90	29
Memo: Net income (last four quarters)	1.05	1.26	28	0.78	0.82	40	1.14	1.19	41	1.16	1.24	35	0.68	0.91	28
Net income—BHC and noncontrolling (minority) interest	1.05	1.27	26	0.78	0.83	40	1.14	1.20	41	1.16	1.25	36	0.68	0.91	29
Margin Analysis															
Average earning assets / Average assets	89.16	93.08	9	88.40	92.32	10	87.14	91.05	11	87.09	91.48	10	86.83	91.61	9
Average interest-bearing funds / Average assets	59.84	61.99	45	63.65	64.06	49	66.97	65.57	58	66.95	65.56	63	66.94	65.75	60
Interest income (tax equivalent) / Average earning assets	2.97	3.06	41	3.58	3.55	48	4.34	4.41	47	4.27	4.24	52	3.95	3.80	61
Interest expense / Average earning assets	0.29	0.25	66	0.64	0.52	70	1.12	1.08	61	0.85	0.86	56	0.53	0.60	53
Net interest income (tax equivalent) / Average earning assets	2.69	2.80	36	2.93	3.01	39	3.22	3.33	39	3.43	3.38	43	3.42	3.19	55
Yield or Cost															
Total loans and leases (tax equivalent)	3.51	4.01	21	3.91	4.27	31	4.77	5.09	32	4.75	4.95	43	4.44	4.52	55
Interest-bearing bank balances	0.15	0.14	68	0.39	0.27	82	4.56	2.04	96	2.61	1.64	95	1.08	1.05	56
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17		0.70	1.41	17
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	2.94	3.04	40	3.54	3.51	49	4.29	4.36	46	4.23	4.20	52	3.88	3.73	60
Investment securities (tax equivalent)	2	1.77	67	2.40	2.25	66	2.59	2.76	38	2.43	2.68	30	2.30	2.47	37
US Treasury and agency securities (excluding mortgage-backed securities)	0.99	1.14	38	0.93	1.75	16	2.07	2.32	38	1.67	2.05	20	1.50	1.62	40
Mortgage-backed securities	1.67	1.57	61	2.31	2.05	74	2.39	2.61	20	2.25	2.50	19	2.01	2.23	27
All other securities	3.45	2.81	73	3.54	3.24	67	3.57	4.06	41	3.44	4.20	38	3.83	3.66	58
Interest-bearing deposits	0.21	0.21	57	0.49	0.53	51	1.04	1.10	47	0.84	0.81	60	0.47	0.49	50
Time deposits of \$250K or more	0.86	0.66	75	1.71	1.42	80	1.99	1.96	47	1.46	1.44	50			
Time deposits < \$250K	0.86	0.62	78	1.71	1.36	79	1.99	1.82	59	1.47	1.29	60			
Other domestic deposits	0.11	0.15	41	0.40	0.36	64	0.89	0.93	49	0.57	0.67	46			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.17	0.17	66	0.70	0.62	71	2.11	1.86	61	1.75	1.51	61	0.99	0.94	56
Other borrowed funds and trading liabilities	1.87	1.27	72	1.79	1.50	66	2.31	2.38	45	1.95	2.28	29	1.32	1.77	27
All interest-bearing funds	0.43	0.37	67	0.89	0.74	70	1.45	1.49	54	1.10	1.19	52	0.69	0.82	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	322,007	263,814	274,088	256,061	244,650
Fiduciary activities income	37,370	31,249	27,885	25,818	23,121
Service charges on deposit accounts - domestic	60,475	55,057	70,176	74,480	73,417
Trading revenue	1,266	-2,209	2,759	2,088	-1,080
Investment banking fees and commissions	21,027	16,738	16,382	17,545	15,286
Insurance activities revenue	26,162	24,595	20,897	18,312	19,063
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,596	-9,866	3,169	5,677	5,275
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	40,912	71,985	34,953	12,667	20,007
Other non-interest income	131,199	76,265	97,867	99,474	89,561
Total overhead expenses	733,536	734,672	694,700	691,069	679,658
Personnel expense	417,752	405,115	374,556	369,630	326,893
Net occupancy expense	128,664	121,708	117,984	115,109	103,148
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	12,117	13,362	14,167	15,652	17,517
Other operating expenses	175,003	194,487	187,993	190,678	232,100
Fee income on mutual funds and annuities	21,028	16,738	16,383	17,545	15,286
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,884	4,077	4,066	4,266	4,626
Average personnel expense per employee	107.56	99.37	92.12	86.65	70.66
Average assets per employee	9,942.97	8,973.36	8,328.71	7,550.01	6,296.26

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	6.53	2.17	89	6.34	2.02	89	5.98	2.72	80	6.85	3.08	82	6.25	2.85	80	
Overhead expenses / Net Interest Income + non-interest income	59.30	59.28	44	61.24	62.28	47	57.41	61.29	38	57.39	60.88	29	62.29	63.61	40	
Percent of Average Assets																
Total overhead expense	1.90	2.17	33	2.01	2.57	24	2.05	2.69	20	2.15	2.71	21	2.33	2.72	30	
Personnel expense	1.08	1.21	38	1.11	1.30	28	1.11	1.41	24	1.15	1.44	23	1.12	1.42	22	
Net occupancy expense	0.33	0.23	89	0.33	0.26	79	0.35	0.28	74	0.36	0.28	76	0.35	0.29	71	
Other operating expenses	0.48	0.72	12	0.57	0.94	17	0.60	0.97	15	0.64	0.97	15	0.86	1	42	
Overhead less non-interest income	1.07	1.10	41	1.29	1.25	49	1.24	1.32	42	1.35	1.38	44	1.49	1.34	62	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	58.78	58.83	45	60.61	61.82	48	56.75	60.64	39	56.77	60.37	31	61.24	62.73	42	
Personnel expense	33.47	32.93	46	33.42	32.36	51	30.60	32.39	37	30.36	32.51	33	29.45	32.93	29	
Net occupancy expense	10.31	6.23	95	10.04	6.58	93	9.64	6.52	92	9.46	6.48	92	9.29	6.70	88	
Other operating expenses	14.99	19.18	17	17.15	22.28	29	16.52	21.20	24	16.95	20.90	26	22.49	22.41	57	
Total non-interest income	25.80	27.67	49	21.76	28.83	37	22.39	29.23	44	21.03	28.50	36	22.04	31.08	32	
Fiduciary activities income	2.99	2.20	66	2.58	2.09	62	2.28	1.97	63	2.12	2.14	58	2.08	2.38	55	
Service charges on domestic deposit accounts	4.85	3.27	78	4.54	3.27	72	5.73	3.88	73	6.12	4.15	75	6.62	4.28	75	
Trading revenue	0.10	0.62	58	-0.18	1.28	3	0.23	1.18	48	0.17	0.85	53	-0.10	0.90	11	
Investment banking fees and commissions	1.68	2.58	54	1.38	2.46	48	1.34	3.54	44	1.44	3.42	45	1.38	3.62	44	
Insurance activities revenue	2.10	0.36	91	2.03	0.41	89	1.71	0.47	86	1.50	0.47	85	1.72	0.55	85	
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	
Net servicing fees	0.29	0.60	57	-0.81	0.01	14	0.26	0.28	65	0.47	0.65	57	0.48	0.60	56	
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	3.28	3.30	55	5.94	3.92	73	2.86	1.86	72	1.04	1.61	52	1.80	1.67	62	
Other non-interest income	10.51	9.27	67	6.29	9.65	36	8	10.04	47	8.17	9.86	50	8.07	10.77	40	
Overhead less non-interest income	32.97	30.52	50	38.85	31.93	69	34.36	31.06	51	35.73	31.46	57	39.20	31.19	77	
Applicable income taxes / Pretax net operating income (tax equivalent)	19.16	21.18	25	16.15	18.63	29	17.23	20.56	24	17.10	19.04	27	41.88	32.99	75	
Applicable income tax + TE / Pretax net operating income + TE	21.29	22.67	24	19.65	21.18	29	20.14	23.23	21	19.83	21.56	27	46.88	37.95	75	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	17,309,651	16,455,475	15,424,620	15,019,919	14,784,063	5.19	71.33
Commercial and industrial loans	5,660,842	6,895,530	4,984,528	4,198,595	3,826,141	-17.91	99.34
Loans to individuals	1,379,369	1,371,780	2,078,340	2,122,099	1,768,875	0.55	-8.07
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	18,764	24,366	29,411	27,427	23,876	-22.99	86.50
Other loans and leases	895,359	865,465	823,334	807,605	688,544	3.45	96.69
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	25,263,985	25,612,616	23,340,233	22,175,645	21,091,499	-1.36	69.46
Less: Allowance for loan and lease losses	344,284	363,107	195,874	179,646	175,380	-5.18	117.82
Net loans and leases	24,919,701	25,249,509	23,144,359	21,995,999	20,916,119	-1.31	68.94
Debt securities that reprice or mature in over 1 year	6,656,810	5,368,735	6,236,680	6,154,999	5,870,070	23.99	49.87
Mutual funds and equity securities	0	0	0	125	1,025		-100.00
Subtotal	31,576,511	30,618,244	29,381,039	28,151,123	26,787,214	3.13	64.52
Interest-bearing bank balances	3,151,774	1,010,772	191,939	42,990	70,725	211.82	4543.09
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	232,319	962,029	327,675	440,406	135,735	-75.85	83.15
Trading assets	174,931	349,859	149,568	42,427	28,456	-50.00	289.16
Total earning assets	35,135,535	32,940,904	30,050,221	28,676,946	27,022,130	6.66	80.80
Non-interest-bearing cash and due from depository institutions	350,811	381,765	408,340	451,204	408,718	-8.11	15.58
Premises, fixed assets, and leases	451,477	436,182	440,060	329,312	336,540	3.51	85.06
Other real estate owned	7,178	8,958	25,595	35,102	40,606	-19.87	-77.91
Investment in unconsolidated subsidiaries	2,213	2,213	2,213	3,885	3,885	0.00	24.40
Intangible and other assets	3,600,500	3,636,992	3,693,197	3,616,176	3,605,756	-1.00	96.74
Total assets	39,547,661	37,406,970	34,619,626	33,112,625	31,417,635	5.72	81.04
Quarterly average assets	39,554,129	37,490,089	34,397,878	32,774,583	31,123,613	5.51	83.06
Average loans and leases (YTD)	25,305,534	25,419,627	22,876,503	21,626,800	19,593,571	-0.45	77.22
Memoranda							
Loans held-for-sale	294,996	153,572	50,708	22,415	92,733	92.09	2377.29
Loans not held-for-sale	24,968,989	25,459,044	23,289,525	22,153,230	20,998,766	-1.92	67.61
Real estate loans secured by 1-4 family	7,386,172	6,934,837	6,627,650	6,450,423	6,332,227	6.51	49.03
Commercial real estate loans	9,896,830	9,493,080	8,756,336	8,508,319	8,362,451	4.25	93.58
Construction and land development	2,107,770	1,966,173	1,556,700	1,407,887	1,377,452	7.20	207.63
Multifamily	465,558	406,637	448,563	586,092	587,779	14.49	19.12
Nonfarm nonresidential	7,323,502	7,120,270	6,751,073	6,514,340	6,397,220	2.85	81.43
Real estate loans secured by farmland	26,649	27,558	40,634	61,177	89,385	-3.30	-23.56
Total investment securities	6,889,129	6,330,764	6,564,355	6,595,530	6,006,830	8.82	50.77
U.S. Treasury securities	204,564	600,472	500	500	500	-65.93	571.74
US agency securities (excluding mortgage-backed securities)	348,458	454,818	552,645	717,023	591,252	-23.39	-45.36
Municipal securities	1,049,841	1,140,206	1,130,788	1,101,261	937,817	-7.93	131.65
Mortgage-backed securities	5,284,316	4,133,372	4,878,496	4,774,861	4,471,566	27.85	53.71
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,950	1,896	1,926	1,760	4,670	2.85	-79.45
Mutual funds and equity securities	0	0	0	125	1,025		-100.00
Available-for-sale securities	3,425,648	3,463,110	3,288,993	3,341,414	2,764,562	-1.08	53.48
U.S. Treasury securities	204,064	599,972	0	0	0	-65.99	581.28
US agency securities (excluding mortgage-backed securities)	347,456	333,680	376,342	500,164	343,942	4.13	-4.83
Municipal securities	32,355	32,374	11,027	20,736	21,093	-0.06	-9.75
Mortgage-backed securities	2,839,823	2,495,188	2,899,698	2,818,754	2,393,832	13.81	58.56
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,950	1,896	1,926	1,760	4,670	2.85	-79.45
Mutual funds and equity securities	0	0	0	0	1,025		-100.00
Held-to-maturity securities appreciation (depreciation)	43,006	105,534	30,123	-99,149	-23,889	-59.25	
Available-for-sale securities appreciation (depreciation)	10,189	83,265	14,073	-59,324	-38,059	-87.76	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,052,246	5,785,776	4,779,550	4,152,998	3,755,390	4.61	95.15

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	10,791,094	9,048,464	6,394,730	6,000,998	5,720,030	19.26	156.60
NOW, ATS and transaction accounts	6,276,339	5,420,539	4,887,460	4,869,739	4,916,764	15.79	57.59
Time deposits less brokered deposits < \$250K	2,404,057	3,016,697	3,151,232	3,072,935	2,869,051	-20.31	
MMDA and other savings accounts	11,801,113	10,998,788	8,786,947	7,316,013	7,142,452	7.29	122.61
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	31,272,603	28,484,488	23,220,369	21,259,685	20,648,297	9.79	111.00
Time deposits of \$250K or more	453,395	593,798	971,699	975,375	832,903	-23.64	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	376,422	402,896	852,950	1,785,780	1,256,017	-6.57	-72.12
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,030,000	1,680,000	2,350,000	2,371,057	2,325,047	-38.69	-11.97
Other borrowings w/remaining maturity over 1 year	299,064	298,454	840,000	135,017	270,015	0.20	86.84
Brokered deposits < \$250K	2,000	51,923	605,045	1,221,140	918,525	-96.15	
Noncore funding	2,160,881	3,027,071	5,619,694	6,488,369	5,602,507	-28.61	-44.94
Trading liabilities	44,766	38,421	24,228	36,131	27,081	16.51	-2.63
Subordinated notes and debentures + trust preferred securities	512,950	516,781	512,621	469,923	495,431	-0.74	41.57
Other liabilities	406,598	381,306	359,516	250,232	235,125	6.63	241.46
Total liabilities	34,397,798	32,448,067	29,736,428	28,504,340	27,008,441	6.01	78.47
Equity Capital							
Perpetual preferred stock (including surplus)	106,882	106,882	106,882	106,882	106,882	0.00	0.00
Common stock	3,296	3,282	3,274	3,263	3,253	0.43	55.11
Common surplus	4,109,460	4,087,396	4,066,614	4,049,457	4,033,567	0.54	83.92
Retained earnings	1,109,307	868,205	797,791	575,762	367,658	27.77	264.43
Accumulated other comprehensive income	-61,847	-38,569	-64,580	-105,604	-83,052		
Other equity capital components	-117,235	-68,293	-26,783	-21,475	-19,114		
Total holding company equity capital	5,149,863	4,958,903	4,883,198	4,608,285	4,409,194	3.85	100.26
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,149,863	4,958,903	4,883,198	4,608,285	4,409,194	3.85	100.26
Total liabilities and capital	39,547,661	37,406,970	34,619,626	33,112,625	31,417,635	5.72	81.04
Memoranda							
Non-interest-bearing deposits	10,791,094	9,048,464	6,394,730	6,000,998	5,720,030	19.26	156.60
Interest-bearing deposits	20,936,904	20,081,745	18,402,383	17,455,202	16,679,695	4.26	76.53
Total deposits	31,727,998	29,130,209	24,797,113	23,456,200	22,399,725	8.92	97.49
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,958,903	4,883,198	4,608,285	4,409,194	2,571,617		
Accounting restatements	0	-50,635	0	0	0		
Net income	404,602	286,006	387,249	372,858	199,204		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-26,864	-20,721	11,861	13,539	12,575		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	1,783,424		
Less: Dividends declared	163,500	164,956	165,221	164,754	150,659		
Change in other comprehensive income	-23,278	26,011	41,024	-22,552	-6,967		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,149,863	4,958,903	4,883,198	4,608,285	4,409,194		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.77	36.25	67	43.99	36.22	66	44.55	37.78	56	45.36	37.19	61	47.06	35.54	67
Commercial and industrial loans	14.31	10.76	72	18.43	13.52	74	14.40	12.02	62	12.68	12.85	54	12.18	12.62	55
Loans to individuals	3.49	3.36	65	3.67	3.40	64	6	4.20	69	6.41	4.31	70	5.63	4.47	66
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.05	0.18	54	0.07	0.19	59	0.08	0.24	60	0.08	0.30	61	0.08	0.21	62
Other loans and leases	2.26	4.47	35	2.31	4.63	31	2.38	5.01	33	2.44	5	33	2.19	5.10	26
Net loans and leases	63.01	58.67	63	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45	66.57	62.73	47
Debt securities over 1 year	16.83	19.46	44	14.35	15.55	44	18.01	14.60	69	18.59	14.63	67	18.68	14.83	67
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	25	0	0.06	31
Subtotal	79.84	79.22	44	81.85	78.16	58	84.87	79.65	58	85.02	79.97	55	85.26	79.31	59
Interest-bearing bank balances	7.97	8.50	48	2.70	7.51	17	0.55	3.06	15	0.13	3.04	1	0.23	3.46	5
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.59	1.56	32	2.57	1.68	76	0.95	1.91	42	1.33	1.96	56	0.43	1.86	27
Trading assets	0.44	0.49	74	0.94	1.01	74	0.43	1.19	66	0.13	1.33	52	0.09	1.34	46
Total earning assets	88.84	91.77	13	88.06	91.05	13	86.80	89.53	19	86.60	89.74	17	86.01	89.84	16
Non-interest cash and due from depository institutions	0.89	0.82	58	1.02	1.07	46	1.18	1.14	51	1.36	1.21	63	1.30	1.22	56
Other real estate owned	0.02	0.01	76	0.02	0.02	66	0.07	0.03	87	0.11	0.04	89	0.13	0.05	87
All other assets	10.27	7.35	83	10.92	7.82	86	12.02	9.27	82	12.03	8.98	83	12.69	8.86	87
Memoranda															
Short-term investments	8.56	11.47	40	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16	0.66	8.69	2
U.S. Treasury securities	0.52	1.47	51	1.61	0.84	79	0	1.03	25	0	1.04	32	0	1.02	27
US agency securities (excluding mortgage-backed securities)	0.88	0.82	67	1.22	0.63	75	1.60	0.54	86	2.17	0.69	84	1.88	0.75	81
Municipal securities	2.65	1.73	71	3.05	1.69	74	3.27	1.34	81	3.33	1.62	78	2.99	1.60	73
Mortgage-backed securities	13.36	14.14	51	11.05	11.75	48	14.09	11.44	66	14.42	11.13	68	14.23	11.06	67
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	26	0.01	0.42	27	0.01	0.39	26	0.01	0.41	27	0.01	0.38	37
Loans held-for-sale	0.75	0.55	74	0.41	0.52	55	0.15	0.39	43	0.07	0.30	36	0.30	0.33	60
Loans held for investment	63.14	58.06	64	68.06	61.72	68	67.27	63.50	46	66.90	63.93	47	66.84	62.63	49
Real estate loans secured by 1-4 family	18.68	11.46	81	18.54	11.91	78	19.14	13.29	73	19.48	13.46	73	20.16	13.44	77
Revolving	2.99	1.42	83	3.35	1.66	82	3.96	2.07	78	4.53	2.27	82	5.24	2.40	86
Closed-end, secured by first liens	14.53	9.67	77	13.95	9.81	72	13.74	10.69	72	13.48	10.57	67	13.38	10.35	68
Closed-end, secured by junior liens	1.16	0.17	93	1.24	0.22	94	1.44	0.28	92	1.48	0.31	94	1.54	0.34	93
Commercial real estate loans	25.03	22.69	54	25.38	22.22	55	25.29	22.23	51	25.70	21.58	53	26.62	19.88	60
Construction and land development	5.33	3.34	74	5.26	3.40	76	4.50	3.44	65	4.25	3.51	62	4.38	3.25	64
Multifamily	1.18	3.57	27	1.09	3.12	25	1.30	3.01	34	1.77	2.72	42	1.87	2.54	46
Nonfarm nonresidential	18.52	14.57	64	19.03	14.72	65	19.50	14.69	62	19.67	14.44	63	20.36	13.30	69
Real estate loans secured by farmland	0.07	0.30	51	0.07	0.33	48	0.12	0.36	53	0.18	0.41	60	0.28	0.32	70

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	68.52	61.05	55	64.25	57.15	55	66.09	57.46	54	67.73	56.49	60	70.09	54.84	72
Real estate loans secured by 1-4 family	29.24	19.86	78	27.08	19.43	76	28.40	20.75	75	29.09	21.10	81	30.02	21.45	80
Revolving	4.69	2.43	81	4.89	2.64	79	5.88	3.15	81	6.76	3.50	84	7.80	3.77	86
Closed-end	24.55	17.24	77	22.19	16.59	72	22.52	17.39	71	22.33	17.39	71	22.22	17.41	69
Commercial real estate loans	39.17	37.86	48	37.06	34.63	49	37.52	33.52	50	38.37	32.14	52	39.65	29.99	62
Construction and land development	8.34	5.65	73	7.68	5.26	74	6.67	5.09	67	6.35	5.20	61	6.53	4.90	66
1-4 family	1.93	1.18	74	1.44	0.93	72	2.07	0.94	78	2.04	1.02	75	2.03	0.89	78
Other	6.41	4.40	70	6.24	4.19	72	4.60	4.02	63	4.31	4.05	59	4.50	3.90	62
Multifamily	1.84	5.78	21	1.59	4.96	20	1.92	4.69	30	2.64	4.10	41	2.79	3.84	44
Nonfarm nonresidential	28.99	24.56	61	27.80	22.93	61	28.92	22.15	68	29.38	21.40	66	30.33	20.03	72
Owner-occupied	9.78	8.29	58	9.43	7.68	62	10.30	7.72	67	11.98	8.03	74	12.63	7.58	80
Other	19.21	15.94	61	18.37	14.95	61	18.62	14.34	65	17.40	13.38	61	17.70	12.45	70
Real estate loans secured by farmland	0.11	0.54	48	0.11	0.54	47	0.17	0.55	53	0.28	0.63	61	0.42	0.51	70
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	22.41	18.86	62	26.92	22.17	69	21.36	19.53	61	18.93	20.32	48	18.14	20.53	47
Loans to individuals	5.46	6.24	62	5.36	6.13	61	8.90	7.13	67	9.57	7.36	69	8.39	7.61	64
Credit card loans	0.03	0.53	54	0.03	0.65	55	0.03	0.81	52	0.03	1.02	50	0.03	1.12	45
Agricultural loans	0.07	0.34	51	0.10	0.32	58	0.13	0.37	60	0.12	0.46	58	0.11	0.33	59
Other loans and leases	3.54	8.75	32	3.38	9.09	31	3.53	9.85	32	3.64	9.66	30	3.26	10.32	28
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	531.04	391.81	77	538.75	381.27	79	545.55	391.26	74	583.28	379.80	83	626.46	366.85	92
Real estate loans secured by 1-4 family	226.60	126.06	85	227.05	125.03	89	234.41	138.18	83	250.49	137.84	88	268.32	138.55	90
Revolving	36.33	15.44	89	41	17.42	90	48.52	21.26	87	58.23	23.33	93	69.75	25.05	92
Closed-end	190.27	108.85	84	186.04	106.14	86	185.89	115.20	81	192.26	112.79	83	198.57	111.69	84
Commercial real estate loans	303.62	245.88	62	310.80	234.65	65	309.70	229.44	64	330.41	219.72	72	354.35	204.45	83
Construction and land development	64.66	35.95	81	64.37	35.62	80	55.06	34.95	73	54.67	35.36	71	58.37	32.91	77
1-4 family	14.98	7.42	80	12.04	6.34	77	17.06	6.61	83	17.59	7.04	82	18.17	6.16	83
Other	49.68	28.11	82	52.34	28.16	82	38	27.32	67	37.08	27.26	66	40.19	26.01	74
Multifamily	14.28	38.66	29	13.31	32.74	28	15.86	31.04	37	22.76	27.85	50	24.91	25.95	58
Nonfarm nonresidential	224.67	158.05	73	233.12	155.06	75	238.78	152.10	75	252.98	147.22	80	271.07	137.03	89
Owner-occupied	75.79	52.99	71	79.05	52.37	75	85.03	53.07	78	103.15	54.89	83	112.90	51.62	90
Other	148.88	102.54	75	154.06	100.54	73	153.75	97.41	73	149.83	91.80	75	158.18	84.09	82
Real estate loans secured by farmland	0.82	3.22	50	0.90	3.44	50	1.44	3.60	56	2.38	4.02	63	3.79	3.31	72
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	173.67	114.45	79	225.76	139.91	86	176.30	122.02	75	163.05	128.82	66	162.13	126.55	63
Loans to individuals	42.32	34.55	69	44.91	37.47	67	73.51	43.51	71	82.41	42.67	77	74.95	44.83	72
Credit card loans	0.24	2.77	56	0.24	3.30	55	0.27	4.34	53	0.28	5.31	50	0.31	5.73	47
Agricultural loans	0.58	1.86	58	0.80	1.88	63	1.04	2.18	64	1.07	2.72	65	1.01	1.88	66
Other loans and leases	27.47	51.06	40	28.34	49.54	38	29.12	52.44	37	31.36	51.79	39	29.18	52.78	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.40	30.07	48	27.65	27.32	50	27.24	26.45	48	26.42	24.79	51	27.07	23.09	59
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	227.90	195.33	59	231.88	183.76	60	224.84	178.57	62	227.56	167.93	67	241.92	156.17	75
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	303.69	252.85	61	310.93	240.85	64	309.87	236.10	61	330.70	225.98	72	354.82	210.40	82

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.56	11.47	40	5.27	11.17	22	1.50	7.63	15	1.46	7.80	16	0.66	8.69	2
Liquid assets	24.06	29.03	37	18.53	26.22	30	17.86	22.44	46	18.21	22.72	49	17.73	24.04	39
Investment securities	17.42	21.63	39	16.92	17.85	46	18.96	16.99	60	19.92	17.27	63	19.12	17.35	58
Net loans and leases	63.01	58.67	63	67.50	61.58	65	66.85	63.77	46	66.43	63.98	45	66.57	62.73	47
Net loans, leases and standby letters of credit	63.50	59.49	61	67.92	62.48	65	67.29	64.84	44	66.81	65.07	41	67	63.89	46
Core deposits	79.08	75.71	54	76.15	70.67	55	67.07	63.09	49	64.20	62.13	43	65.72	61.26	49
Noncore funding	5.46	10.30	35	8.09	14.13	38	16.23	19.36	52	19.59	21.34	55	17.83	22.32	47
Time deposits of \$250K or more	1.15	1.58	44	1.59	2.11	44	2.81	2.94	55	2.95	2.89	56	2.65	2.57	59
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.95	1.23	60	1.08	1.47	55	2.46	1.94	71	5.39	1.97	84	4	2.23	77
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.95	0.54	70	1.08	0.54	67	2.46	0.48	85	5.39	0.54	97	4	0.73	94
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.60	1	83	4.49	1.24	88	6.79	3.01	89	7.16	3.67	83	7.40	3.96	81
Earning assets that reprice within 1 year	52.27	37.37	86	51.83	39.38	82	45.68	39.29	71	42.94	40.29	59	42.51	41.61	55
Interest-bearing liabilities that reprice within 1 year	5.49	6.39	58	6.88	8.20	53	9.02	10.19	50	10.08	10.01	59	19.72	8.46	93
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	46.78	29.65	87	44.95	29.11	86	36.66	26.63	78	32.85	27.38	60	22.79	29.77	33
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.87	-2.33	44	3.44	3.20	55	17.34	14.45	63	21.30	16.62	68	20.11	17.03	62
Net short-term noncore funding dependence	-5.22	-7.71	54	1.86	-4.76	72	13.54	3.38	80	19.64	4.66	87	17.79	4.83	85
Short-term investment / Short-term noncore funding	195.09	273.46	45	77.60	184.19	22	11.55	77.77	11	8.03	66.46	8	4.15	74.86	1
Liquid assets - short-term noncore funding / Nonliquid assets	25.91	36.68	37	14.40	28.18	34	5.91	16.97	33	0.04	16.04	24	2.30	18.16	29
Net loans and leases / Total deposits	78.54	72.79	63	86.68	79.43	71	93.33	90.31	56	93.77	90.08	59	93.38	90.14	58
Net loans and leases / Core deposits	79.69	78.25	57	88.64	88.34	58	99.67	103.93	48	103.46	105	51	101.30	105.65	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.44	0.12	87	3.83	1.57	83	1.14	0.72	74	-4.14	-0.82	7	-1.09	-0.31	17
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.34	-0.25	66	3.02	4.31	38	0.53	1.36	33	-2.48	-1.98	38	-1.74	-0.77	23
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	50.27	14.28	89	45.30	11.38	92	49.90	12.67	93	49.34	16.19	92	53.98	15.76	94
Available-for-sale securities	49.73	83.77	10	54.70	87.23	8	50.10	85.40	6	50.66	81.88	7	46.02	84.24	5
U.S. Treasury securities	2.97	6.70	53	9.48	4.72	82	0.01	6.15	24	0.01	6.99	31	0.01	6.96	26
US agency securities (excluding mortgage-backed securities)	5.06	4.12	70	7.18	4.01	75	8.42	3.49	81	10.87	4.02	83	9.84	4.42	83
Municipal securities	15.24	8.22	74	18.01	9.83	75	17.23	7.75	80	16.70	9.16	77	15.61	9.31	70
Mortgage-backed securities	76.71	66.54	60	65.29	66.64	49	74.32	67.43	52	72.40	65.45	57	74.44	65.34	62
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.03	3.08	25	0.03	3.01	27	0.03	2.94	26	0.03	2.79	27	0.08	2.57	37
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	24	0.02	0.51	28
Debt securities 1 year or less	3.37	7.78	34	15.20	10.55	78	4.99	11.86	31	6.68	11.91	46	2.26	11.79	17
Debt securities 1 to 5 years	9.05	18.25	32	3.66	17.03	24	5.02	17.94	30	74.28	19.18	97	9.73	18.80	41
Debt securities over 5 years	87.58	71.11	77	81.15	69.86	61	89.99	66.02	84	19.04	64.73	5	87.99	64.73	81
Pledged securities	87.85	32.26	98	91.39	35.67	98	72.81	30.57	94	62.97	33.30	87	62.52	34.58	84
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	71.54	27.98	77	279.67	183.32	73	7.49	26.69	47	134.14	6.77	97	6.03	19.19	51
Investment securities	8.82	31.36	25	-3.56	23.62	14	-0.47	11.75	27	9.80	9.42	66	31.46	8.45	86
Core deposits	9.79	16.94	26	22.67	26.88	37	9.22	11.23	58	2.96	7.29	40	39.31	12.19	88
Noncore funding	-28.61	-14.79	28	-46.13	-12.18	10	-13.39	6.59	21	15.81	10.67	66	42.76	5.59	84

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	11,228,105	9,284,856	8,089,404	7,378,358	6,957,822
Commit: Secured commercial real estate loans	2,719,381	2,023,686	2,039,629	1,794,757	1,679,226
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	371,719	342,332	314,070	263,761	252,784
Securities underwriting	0	0	0	0	0
Standby letters of credit	194,097	158,375	149,888	125,506	132,904
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	147	151	150	150	150
Credit derivatives - notional amount (holding company as guarantor)	247,773	294,438	201,523	140,638	154,163
Credit derivatives - notional amount (holding company as beneficiary)	120,184	142,511	63,526	62,007	79,034
Credit derivative contracts w/ purchased credit protection-investment grade	367,956	142,511	63,526	62,007	79,034
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	501,750	500,640	194,962	55,319	106,572
Written options contracts (interest rate)	481,778	531,484	163,196	47,326	88,107
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	13,174,541	11,011,309	8,934,777	6,635,820	5,195,884
Futures and forward foreign exchange	72,346	54,501	49,734	42,170	15,049
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	920	1,180
Purchased options contracts (commodity and other)	0	0	0	920	1,180
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	28.39	22.78	71	24.82	22.01	67	23.37	23.52	57	22.28	24.05	54	22.15	24.03	54
Standby letters of credit	0.49	0.65	53	0.42	0.71	44	0.43	0.84	39	0.38	0.92	32	0.42	0.96	33
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	83	0	0.18	81	0	0.40	78	0	0.62	78	0	0.75	79
Credit derivatives - notional amount (holding company as guarantor)	0.63	0.24	79	0.79	0.35	79	0.58	0.42	73	0.42	0.52	77	0.49	0.30	81
Credit derivatives - notional amount (holding company as beneficiary)	0.30	0.18	75	0.38	0.30	78	0.18	0.52	69	0.19	0.75	75	0.25	0.55	77
Credit derivative contracts w/ purchased credit protection-investment grade	0.93	0.18	87	0.38	0.25	78	0.18	0.30	75	0.19	0.52	78	0.25	0.19	83
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	35.98	46.30	71	32.34	48.62	66	26.99	68.47	57	20.48	65.81	52	17.21	75.35	49
Interest rate contracts	35.80	32.46	75	32.20	34.36	69	26.84	47.31	60	20.35	43.84	55	17.16	53.66	52
Interest rate futures and forward contracts	1.27	3.25	70	1.34	6.21	61	0.56	10.67	52	0.17	11.40	39	0.34	13.82	48
Written options contracts (interest rate)	1.22	1.41	71	1.42	2.18	58	0.47	2.47	49	0.14	2.16	29	0.28	2.60	41
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	33.31	20.49	82	29.44	20.83	77	25.81	28.86	70	20.04	26.74	64	16.54	25.60	60
Foreign exchange contracts	0.18	6.30	67	0.15	6.01	59	0.14	10.12	56	0.13	10.92	51	0.05	9.40	44
Futures and forward foreign exchange contracts	0.18	3.78	70	0.15	3.47	61	0.14	5.23	59	0.13	5.22	52	0.05	4.53	46
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0.01	4.08	63	0.01	3.81	61
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	69	0	1.21	67
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	69	0	1.12	66
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	44.37	44.98	64	36.53	42.82	60	35.36	45.53	50	34.12	44.93	50	35.51	46.60	47

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	14,230,415	12,097,934	9,342,669	6,782,475	5,407,972
Interest rate contracts	14,158,069	12,043,433	9,292,935	6,738,465	5,390,563
Foreign exchange contracts	72,346	54,501	49,734	42,170	15,049
Equity, commodity, and other contracts	0	0	0	1,840	2,360
Derivatives Position					
Futures and forwards	574,096	555,141	244,696	97,489	121,621
Written options	481,778	531,484	163,196	48,246	89,287
Exchange-traded	0	0	0	0	0
Over-the-counter	481,778	531,484	163,196	48,246	89,287
Purchased options	0	0	0	920	1,180
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	920	1,180
Swaps	13,174,541	11,011,309	8,934,777	6,635,820	5,195,884
Held for trading	11,166,887	9,635,810	7,329,511	5,524,830	4,508,293
Interest rate contracts	11,094,541	9,581,309	7,279,777	5,480,820	4,490,884
Foreign exchange contracts	72,346	54,501	49,734	42,170	15,049
Equity, commodity, and other contracts	0	0	0	1,840	2,360
Non-traded	3,063,528	2,462,124	2,013,158	1,257,645	899,679
Interest rate contracts	3,063,528	2,462,124	2,013,158	1,257,645	899,679
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	14,116,593	11,708,961	9,242,998	6,796,236	5,396,849
One year or less	1,157,908	1,117,049	583,895	182,097	264,001
Over 1 year to 5 years	6,635,712	4,686,221	3,668,328	2,640,439	1,998,853
Over 5 years	6,322,973	5,905,691	4,990,775	3,973,700	3,133,995
Gross negative fair value (absolute value)	45,284	40,719	24,840	39,249	29,217
Gross positive fair value	185,759	376,362	154,366	43,560	30,511
Held for trading	174,931	349,859	149,568	42,427	28,456
Non-traded	10,828	26,503	4,798	1,133	2,055
Current credit exposure on risk-based capital derivative contracts	174,313	351,508	150,122	41,069	27,506
Credit losses on derivative contracts	0	0	0	0	47
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	99.49	94.17	40	99.55	94.10	46	99.47	93.44	50	99.35	92.91	55	99.68	92.20	63
Foreign exchange contracts	0.51	3.47	64	0.45	3.49	60	0.53	3.20	56	0.62	3.39	52	0.28	3.53	43
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0.03	1.93	64	0.04	1.94	62
Futures and forwards															
Written options	4.03	11.16	45	4.59	14.05	40	2.62	13.49	35	1.44	12.78	27	2.25	13.23	27
Exchange-traded	3.39	6.28	48	4.39	8.18	46	1.75	5.91	37	0.71	6.60	20	1.65	6.68	32
Over-the-counter	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options	3.39	5.96	50	4.39	7.73	50	1.75	5.10	41	0.71	5.49	24	1.65	5.27	37
Exchange-traded	0	3.27	20	0	3.42	19	0	4.42	18	0.01	4.19	37	0.02	4.73	33
Over-the-counter	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Swaps	0	2.87	21	0	2.86	21	0	3.35	18	0.01	3.20	41	0.02	3.32	37
Held for trading	92.58	74.26	67	91.02	68.76	70	95.63	69.75	75	97.84	70.34	83	96.08	68.94	82
Interest rate contracts															
Foreign exchange contracts	78.47	40.42	68	79.65	43.53	67	78.45	44.16	66	81.46	46.31	62	83.36	46.32	65
Equity, commodity, and other contracts	77.96	34.15	77	79.20	36.62	78	77.92	37.24	77	80.81	38.40	76	83.04	37.84	80
Foreign exchange contracts															
Equity, commodity, and other contracts	0.51	1.68	75	0.45	1.60	70	0.53	1.60	68	0.62	1.85	64	0.28	2.10	57
Equity, commodity, and other contracts															
Non-traded	0	0.60	39	0	0.68	38	0	0.83	36	0.03	1.14	75	0.04	1.01	75
Non-traded															
Interest rate contracts	21.53	59.58	31	20.35	56.47	32	21.55	55.84	33	18.54	53.69	37	16.64	53.68	34
Foreign exchange contracts	21.53	56.71	31	20.35	53.82	33	21.55	52.22	34	18.54	50.60	38	16.64	51.23	36
Equity, commodity, and other contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Over 1 year to 5 years	99.20	92.53	64	96.78	91.48	53	98.93	93.86	62	100.20	94.47	80	99.79	95.63	70
Over 5 years	8.14	27.56	32	9.23	32.05	34	6.25	32.17	25	2.68	32.51	14	4.88	31.96	16
Gross negative fair value (absolute value)	46.63	27.01	76	38.74	27.06	65	39.26	30.45	64	38.93	31.16	64	36.96	31.85	58
Gross positive fair value	44.43	29.89	67	48.82	29.56	72	53.42	28.09	77	58.59	28.71	78	57.95	29.43	79
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.32	0.98	20	0.34	1.55	17	0.27	0.83	28	0.58	0.72	42	0.54	0.69	34
Gross positive fair value (X)	1.31	1.34	51	3.11	2.23	71	1.65	1.19	75	0.64	0.85	34	0.56	0.71	36
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	50	0.01	0.07	33	0.01	0.06	42	0.02	0.06	51	0.01	0.06	50
Gross positive fair value (X)	0.06	0.05	76	0.14	0.09	79	0.06	0.07	73	0.02	0.06	52	0.01	0.06	49
Held for trading (X)	0.06	0.04	80	0.13	0.07	82	0.06	0.06	77	0.02	0.05	66	0.01	0.05	61
Non-traded (X)	0	0.01	43	0.01	0.02	53	0	0.01	45	0	0.01	19	0	0.01	37
Current credit exposure (X)	0.06	0.04	78	0.13	0.06	82	0.06	0.05	74	0.02	0.04	61	0.01	0.04	56
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	93
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.60	0.46	74	1.30	0.85	77	0.56	0.73	70	0.16	0.53	58	0.12	0.53	53

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	363,107	195,874	179,646	175,380	158,059
Gross losses	34,430	80,634	40,534	70,513	59,650
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	20,460	20,826	12,201	13,552	15,898
Net losses	13,970	59,808	28,333	56,961	43,752
Provision for loan and lease losses	-4,853	121,756	44,561	61,227	61,073
Adjustments	0	105,285	0	0	0
Ending balance	344,284	363,107	195,874	179,646	175,380
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	-0.09	66	0.33	0.51	27	0.13	0.15	53	0.19	0.14	73	0.21	0.16	77
Provision for loan and lease losses / Average loans and leases	-0.02	-0.16	67	0.48	0.82	25	0.19	0.24	50	0.28	0.24	71	0.31	0.28	73
Provision for loan and lease losses / Net loan and lease losses	-34.74	-105.48	55	203.58	487.86	20	157.28	130.58	73	107.49	134.68	46	139.59	143.18	67
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.23	70	1.43	1.58	44	0.84	0.83	51	0.81	0.90	39	0.84	0.98	36
Allowance for loan and lease losses / Total loans and leases	1.36	1.20	69	1.42	1.55	44	0.84	0.81	53	0.81	0.89	41	0.83	0.96	37
Allowance for loan and lease losses / Net loans and leases losses (X)	24.64	21.39	70	6.07	11.58	44	6.91	8.03	63	3.15	7.54	29	4.01	8.39	41
Allowance for loan and lease losses / Nonaccrual assets	393.53	364.13	70	214.09	299.17	43	243.74	218.72	72	229.81	214.03	65	238.17	178.03	75
ALLL / 90+ days past due + nonaccrual loans and leases	367.65	287.08	73	195.67	244.34	45	160.69	151.73	67	132.05	160.51	52	101.55	136.22	40
Gross loan and lease losses / Average loans and leases	0.14	0.19	48	0.32	0.34	58	0.18	0.28	42	0.33	0.30	67	0.30	0.33	55
Recoveries / Average loans and leases	0.08	0.08	57	0.08	0.07	68	0.05	0.08	42	0.06	0.09	44	0.08	0.09	46
Net losses / Average loans and leases	0.06	0.11	40	0.24	0.27	58	0.12	0.21	45	0.26	0.22	70	0.22	0.24	58
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	25.37	34.67	41	51.38	33.98	79	17.30	36.22	18	22.72	41.30	28	30.77	33.49	50
Earnings coverage of net loan and lease losses (X)	35.67	39.72	64	7.78	22.91	36	18.19	24.40	58	9.02	21.75	31	9.54	19.67	40

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.02	66	0.16	0.04	89	0.02	0.01	65	0.07	0.02	85	0.01	0.02	43
Real estate loans secured by 1-4 family	0	-0.02	59	0.04	0.01	82	0.05	0.01	84	0.10	0.01	94	0.04	0.03	62
Revolving	0	-0.07	80	0.08	0.01	81	0.06	0.02	67	0.11	0.03	73	0.04	0.09	44
Closed-end	0	-0.01	52	0.04	0	81	0.04	0	88	0.10	0.01	94	0.04	0.02	71
Commercial real estate loans	0.03	0.04	63	0.24	0.07	85	0	0.01	27	0.05	0.01	79	-0.03	0.01	13
Construction and land development	0	0	46	-0.10	0	5	-0.08	-0.01	11	0.03	-0.03	89	-0.04	-0.02	30
1-4 family	0	0	86	0	0	87	0	0	24	0	-0.01	31	0	0	25
Other	0	0	36	-0.10	0	2	-0.08	-0.01	10	0.03	-0.02	91	-0.03	-0.01	26
Multifamily	-0.01	0.01	8	0.02	0	89	0	0	24	0.16	0	93	-0.01	-0.01	26
Nonfarm nonresidential	0.04	0.05	64	0.34	0.11	87	0.01	0.02	61	0.04	0.02	71	-0.03	0.03	9
Owner-occupied	0.05	0.01	87	0.10	0.02	88	0.01	0.01	70	0.04	0.01	81	-0.01	0.01	12
Other	0	0.04	19	0.24	0.08	87	0.01	0.01	65	0.01	0.01	64	-0.02	0.01	11
Real estate loans secured by farmland	-0.45	0	1	1.10	0.02	99	0.30	0.01	96	-0.19	0	8	0.42	0.01	96
Commercial and industrial loans	0.17	0.17	59	0.35	0.47	46	0.29	0.37	52	0.51	0.31	76	0.66	0.39	81
Loans to individuals	0.17	0.71	16	0.48	1.13	28	0.48	1.17	27	1.03	1.16	57	0.93	1.25	51
Credit card loans	1.63	1.84	41	6.22	2.92	88	4.35	3.11	77	3.52	2.92	60	1.62	2.92	22
Agricultural loans	-1.59	0.02	1	-0.18	0.19	4	0	0.08	37	0.21	0.15	75	0	0.18	31
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.07	0.10	4	0.38	0.15	82	0.10	0.15	59	0.36	0.14	82	0.20	0.15	68

BHC Name _____

City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	58,674	72,483	95,363	99,383	129,073
90+ days past due loans and leases	6,159	15,965	41,533	57,869	99,071
Nonaccrual loans and leases	87,486	169,603	80,363	78,173	73,635
Total past due and nonaccrual loans and leases	152,319	258,051	217,259	235,425	301,779
Restructured 30-89 days past due					
Restructured 30-89 days past due	4,464	5,401	2,804	4,361	4,548
Restructured 90+ days past due	816	1,074	768	976	514
Restructured nonaccrual	32,049	33,105	17,073	11,662	13,357
Total restructured loans and leases	37,329	39,580	20,645	16,999	18,419
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	1,155	181	0	0	0
90+ days past due loans held for sale	0	242	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	1,155	423	0	0	0
Restructured loans and leases in compliance	54,427	51,887	34,988	30,609	35,570
Other real estate owned	7,178	8,958	25,595	35,102	40,606
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.23	0.32	46	0.28	0.39	43	0.41	0.43	55	0.45	0.44	57	0.61	0.47	75
90+ days past due loans and leases	0.02	0.10	51	0.06	0.12	58	0.18	0.15	71	0.26	0.17	76	0.47	0.20	82
Nonaccrual loans and leases	0.35	0.46	38	0.66	0.66	56	0.34	0.51	32	0.35	0.54	32	0.35	0.63	22
90+ days past due and nonaccrual loans and leases	0.37	0.62	32	0.72	0.85	47	0.52	0.71	40	0.61	0.75	44	0.82	0.88	55
30-89 days past due restructured															
30-89 days past due restructured	0.02	0.01	79	0.02	0.01	79	0.01	0.01	65	0.02	0.02	70	0.02	0.02	71
90+ days past due restructured	0	0	77	0	0.01	79	0	0.01	75	0	0.01	70	0	0.01	66
Nonaccrual restructured	0.13	0.10	65	0.13	0.13	58	0.07	0.14	42	0.05	0.16	23	0.06	0.20	22
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	85	0	0	80	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	84	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.23	0.32	46	0.28	0.40	42	0.41	0.43	55	0.45	0.44	57	0.61	0.47	75
90+ days past due assets	0.02	0.10	50	0.06	0.12	58	0.18	0.15	71	0.26	0.18	76	0.47	0.20	82
Nonaccrual assets	0.35	0.47	38	0.66	0.67	55	0.34	0.53	32	0.35	0.57	31	0.35	0.64	22
30+ days past due and nonaccrual assets	0.60	0.97	33	1.01	1.29	46	0.93	1.19	47	1.06	1.26	50	1.43	1.39	62
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.36	34	0.50	0.52	55	0.35	0.44	46	0.41	0.48	45	0.55	0.54	56
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.37	32	0.52	0.55	53	0.43	0.48	52	0.52	0.52	54	0.68	0.59	67
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.39	0.41	56	0.63	0.60	56	0.42	0.53	38	0.45	0.60	37	0.49	0.72	27
Allowance for loan and lease losses	44.84	62.64	39	65.25	66.66	55	73.78	115.41	30	83.06	118.28	38	88.31	129.01	33
Equity capital + allowance for loan and lease losses	2.81	3.60	43	4.45	4.97	49	2.85	4.28	35	3.12	4.79	32	3.38	5.78	22
Tier 1 capital + allowance for loan and lease losses	4.64	4.30	61	7.59	6.05	68	5.11	5.65	49	5.79	6.16	52	6.56	7.35	44
Loans and leases + other real estate owned	0.61	0.71	51	0.92	0.97	52	0.62	0.85	36	0.67	0.96	32	0.73	1.15	24

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.24	0.26	51	0.32	0.39	52	0.41	0.38	65	0.52	0.42	70	0.68	0.44	82
90+ days past due	0.03	0.12	63	0.09	0.16	67	0.21	0.16	78	0.30	0.22	77	0.54	0.26	79
Nonaccrual	0.38	0.52	42	0.70	0.76	55	0.31	0.46	39	0.24	0.57	23	0.32	0.69	23
Commercial and industrial															
30–89 days past due	0.07	0.24	20	0.12	0.23	41	0.22	0.31	45	0.21	0.30	45	0.32	0.32	59
90+ days past due	0	0.04	36	0	0.03	38	0.16	0.05	86	0.27	0.05	92	0.36	0.05	93
Nonaccrual	0.33	0.57	36	0.73	0.75	55	0.58	0.83	42	0.89	0.76	63	0.59	0.93	39
Individuals															
30–89 days past due	0.92	0.63	74	0.73	0.83	49	0.76	0.83	45	0.56	0.84	32	0.84	0.97	50
90+ days past due	0.05	0.09	56	0.05	0.14	50	0.05	0.17	47	0.04	0.16	47	0.29	0.19	72
Nonaccrual	0.12	0.17	55	0.16	0.28	51	0.14	0.17	55	0.11	0.23	44	0.13	0.24	51
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.05	0.07	68	0.06	0.17	62	0.68	0.24	82	0.09	0.17	63	0.29	0.17	71
90+ days past due	0	0	42	0	0	44	0.17	0	96	0.21	0	96	0	0	41
Nonaccrual	0.10	0.70	59	0.20	0.49	56	0.10	0.67	50	0.39	0.75	60	0.29	0.96	51
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0.04	0.12	58	0.21	0.18	67	0.56	0.20	82	0.07	0.17	50	0.20	0.20	70
90+ days past due	0	0.01	74	0	0.01	33	0	0.01	64	0	0.01	31	0.01	0.02	69
Nonaccrual	0.12	0.09	73	0.23	0.15	72	0.15	0.13	70	0.22	0.14	73	0.23	0.10	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.40	0.46	53	0.60	0.65	60	0.68	0.67	61	0.86	0.71	67	0.97	0.74	71
	90+ days past due	0.07	0.24	63	0.21	0.33	76	0.15	0.31	67	0.25	0.46	69	0.46	0.49	74
	Nonaccrual	0.33	0.71	24	0.57	0.89	36	0.30	0.73	21	0.31	0.86	22	0.33	0.97	25
Revolving	30-89 days past due	0.49	0.28	77	0.71	0.48	73	0.85	0.45	86	0.86	0.50	82	0.68	0.61	69
	90+ days past due	0.10	0.02	88	0.20	0.03	90	0.19	0.05	88	0.23	0.05	91	0.24	0.07	85
	Nonaccrual	0.43	1.18	41	0.53	1.13	39	0.27	1	22	0.26	1.17	18	0.24	1.17	20
Closed-end	30-89 days past due	0.38	0.49	50	0.57	0.65	54	0.63	0.70	57	0.86	0.75	64	1.07	0.79	74
	90+ days past due	0.07	0.26	64	0.22	0.38	76	0.14	0.35	63	0.25	0.53	67	0.54	0.57	73
	Nonaccrual	0.31	0.67	25	0.58	0.87	39	0.31	0.70	23	0.33	0.84	26	0.37	0.96	28
Junior lien	30-89 days past due	0.01	0.01	75	0.05	0.02	85	0.05	0.02	78	0.07	0.03	83	0.08	0.03	86
	90+ days past due	0	0	36	0.01	0	88	0.01	0	82	0.02	0	87	0.02	0	86
	Nonaccrual	0.03	0.03	60	0.05	0.04	61	0.04	0.04	54	0.06	0.06	64	0.06	0.07	56
Commercial real estate	30-89 days past due	0.12	0.15	56	0.12	0.26	42	0.20	0.18	68	0.26	0.17	74	0.46	0.18	88
	90+ days past due	0	0.01	59	0.01	0.02	62	0.24	0.03	95	0.35	0.03	98	0.59	0.04	99
	Nonaccrual	0.41	0.38	60	0.79	0.62	69	0.31	0.23	69	0.19	0.28	45	0.31	0.34	51
Construction and development	30-89 days past due	0.06	0.17	53	0.04	0.28	36	0.27	0.28	66	0.15	0.21	52	0.40	0.23	74
	90+ days past due	0	0.01	79	0.03	0.01	87	0.07	0.02	86	0.16	0.02	92	0.33	0.03	97
	Nonaccrual	0.02	0.20	40	0.09	0.41	44	0.22	0.20	72	0.26	0.19	70	0.15	0.24	50
1-4 family	30-89 days past due	0.05	0.02	80	0.04	0.03	72	0.03	0.06	60	0.07	0.06	68	0.18	0.07	80
	90+ days past due	0	0	88	0.03	0	92	0	0	83	0.07	0	98	0.04	0	91
	Nonaccrual	0	0.01	32	0	0.03	59	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0.01	0.13	50	0	0.22	29	0.24	0.20	72	0.08	0.13	55	0.21	0.13	76
	90+ days past due	0	0	41	0	0	40	0.07	0.01	91	0.10	0.02	87	0.29	0.02	98
	Nonaccrual	0.02	0.16	48	0.08	0.35	50	0.22	0.17	77	0.26	0.15	75	0.15	0.18	59
Multifamily	30-89 days past due	0	0.07	27	0.16	0.09	75	0	0.08	19	0.11	0.10	71	0.36	0.07	91
	90+ days past due	0	0	46	0	0	45	0.18	0	95	0.06	0.01	90	0.08	0.01	93
	Nonaccrual	0.85	0.17	87	1.02	0.11	95	0.22	0.05	89	0.19	0.08	82	0.34	0.10	85
Nonfarm non-residential	30-89 days past due	0.14	0.13	69	0.13	0.23	52	0.20	0.14	74	0.30	0.17	80	0.48	0.17	89
	90+ days past due	0	0.01	31	0	0.02	26	0.28	0.03	95	0.41	0.03	98	0.70	0.04	99
	Nonaccrual	0.49	0.45	60	0.97	0.80	62	0.33	0.28	66	0.18	0.30	37	0.34	0.38	47
Owner Occupied	30-89 days past due	0.12	0.04	85	0.09	0.07	65	0.14	0.07	79	0.24	0.09	90	0.38	0.07	99
	90+ days past due	0	0	37	0	0	33	0.23	0.01	97	0.36	0.01	98	0.41	0.02	99
	Nonaccrual	0.24	0.17	69	0.59	0.27	86	0.19	0.16	61	0.13	0.17	47	0.28	0.21	63
Other	30-89 days past due	0.02	0.08	55	0.05	0.14	48	0.07	0.07	59	0.06	0.07	64	0.10	0.09	65
	90+ days past due	0	0	37	0	0.01	33	0.05	0.01	85	0.05	0.01	88	0.28	0.02	97
	Nonaccrual	0.26	0.23	68	0.38	0.44	52	0.15	0.10	71	0.05	0.13	42	0.07	0.14	38
Farmland	30-89 days past due	0.08	0.10	72	0.60	0.11	89	2.21	0.23	94	0.79	0.25	86	1.28	0.27	90
	90+ days past due	0	0	45	0	0	45	4.73	0.01	98	0.43	0.01	95	1.64	0.06	97
	Nonaccrual	5.87	0.69	93	1.90	1.13	75	0	0.84	19	0.05	1.23	41	0	1.07	21
Credit card	30-89 days past due	0.99	0.81	63	0.18	0.95	19	1.64	1.19	74	1.09	1.22	35	0.77	1.08	22
	90+ days past due	0.72	0.45	69	0.94	0.63	66	2.17	0.78	93	0.66	0.73	47	1.15	0.75	68
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,995,521	4,022,385	4,043,106	4,031,245	4,017,706
Retained earnings	1,178,138	935,495	797,791	575,762	367,658
Accumulated other comprehensive income (AOCI)	-61,847	-38,569	-64,580	-105,604	-83,052
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,111,812	4,919,311	4,776,317	4,501,403	4,302,312
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,296,394	2,306,193	2,316,278	2,318,459	2,307,675
Accumulated other comprehensive income-related adjustments	-61,847	-38,569	-64,580	-105,604	-83,052
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,877,265	2,651,687	2,524,619	2,288,548	2,077,689
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,877,265	2,651,687	2,524,619	2,288,548	2,077,689
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	106,882	106,882	106,882	106,882	106,882
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	106,882	106,882	106,882	106,882	106,882
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	106,882	106,882	106,882	106,882	106,882
Tier 1 Capital	2,984,147	2,758,569	2,631,501	2,395,430	2,184,571
Tier 2 Capital					
Tier 2 capital instruments and related surplus	293,427	316,331	343,516	296,533	302,690
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	253,297	248,675	198,709	182,551	178,820
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					191
Tier 2 capital before deductions	546,724	565,006	542,225	479,084	481,701
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	546,724	565,006	542,225	479,084	481,701
Exited advanced approach tier 2 capital					
Total capital	3,530,871	3,323,575	3,173,726	2,874,514	2,666,272
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	39,622,960	37,557,380	34,397,878	32,774,583	31,123,613
Less: Deductions from common equity tier 1 capital	2,296,394	2,306,194	2,316,278	2,318,459	2,307,675
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	37,326,566	35,251,186	32,081,600	30,456,124	28,815,938
Total risk-weighted assets	28,991,055	26,947,949	26,866,340	24,900,206	23,403,622
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.92	12.37	14	9.84	12.35	10	9.40	12.11	7	9.19	12.09	5	8.88	12.16	4
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	10.29	13.11	6	10.24	13.08	5	9.79	12.78	6	9.62	12.85	4	9.33	12.95	2
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	12.18	14.91	6	12.33	15.23	5	11.81	14.36	6	11.54	14.45	4	11.39	14.63	4
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.99	8.98	24	7.83	9.13	11	8.20	9.76	11	7.87	9.71	7	7.58	9.53	8
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	339	380	511	710	5,310	-10.79	-94.02
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	339	380	511	710	5,310	-10.79	-94.02
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	339	374	425	492	1,917	-9.36	-79.33
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	339	374	425	492	1,917	-9.36	-79.33
Total insurance underwriting net income	-36	-51	33	175	277		
Total property and casualty	0	0	0	0	0		
Total life and health	-36	-51	33	175	277		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	26,162	24,595	20,897	18,312	19,063	6.37	42.74
Other insurance activities income	26,066	24,476	20,736	16,415	16,413	6.50	67.37
Insurance and reinsurance underwriting income	96	119	161	1,897	2,650	-19.33	-96.51
Premiums	96	119	161	1,897	2,650	-19.33	-96.51
Credit related insurance underwriting	96	119	161	1,897	2,650	-19.33	-96.51
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	48	46	3	1,495	2,032	4.35	-97.74
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	549,442	552,424	546,720	539,764	529,884	-0.54	65.14

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	82	0	0	80	0	0.01	76	0	0.01	76	0.02	0.01	78
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.11	18	0	53.67	17	0	51.47	18	0	56.12	15	0	52.23	16
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.89	82	100	46.33	82	100	48.53	81	100	43.88	84	100	47.77	83
Separate account assets (L/H) / Total life assets	0	13.40	42	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45
<hr/>															
Insurance activities revenue / Adjusted operating income	2.10	0.36	91	2.03	0.41	89	1.71	0.47	86	1.50	0.47	85	1.72	0.55	85
Premium income / Insurance activities revenue	0.37	2.76	85	0.48	2.84	83	0.77	7.32	76	10.36	4.86	84	13.90	4.64	84
Credit related premium income / Total premium income	100	32.99	84	100	38.23	81	100	34.91	83	100	44.54	78	100	43.04	79
Other premium income / Total premium income	0	67.01	15	0	61.77	18	0	65.09	16	0	55.46	21	0	56.96	20
<hr/>															
Insurance underwriting net income / Consolidated net income	-0.01	0.02	2	-0.02	0.03	3	0.01	0.08	77	0.05	0.08	83	0.14	0.04	88
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)	-10.62	4.49	8	-13.64	3.62	7	7.76	5.13	55	35.57	1.99	88	14.45	-2.99	80
Insurance benefits, losses, expenses / Insurance premiums	50	927.51	42	38.66	447.82	31	1.86	233.61	18	78.81	160.49	38	76.68	127.33	44
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0.15	45	0	2.31	47	0	0	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.51	12	67	17.70	11.03	77	19.34	11.51	80	20.96	10.22	85	22.45	9.84	88
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		1,420			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	75	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	5.46	4.88	8.35	5.24	4

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	228,532	305,100	178,400	162,112	149,000	-25.10	109.75
Dividends	215,250	299,600	178,400	162,112	149,000	-28.15	97.56
Interest	13,282	5,500	0	0	0	141.49	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	4,325	4,500	2,300	11,165	14,529	-3.89	-68.04
Dividends	4,325	4,500	2,300	7,350	9,210	-3.89	-49.27
Interest	0	0	0	3,815	5,319		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	232,857	309,600	180,700	173,277	163,529	-24.79	90.11
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	1	0	34	5,264	104		-99.96
Total operating income	232,858	309,600	180,734	178,541	163,633	-24.79	85.81
Operating Expenses							
Personnel expenses	0	32	36	2	0	-100.00	
Interest expense	20,027	18,951	9,943	8,074	7,914	5.68	268.35
Other expenses	21,825	23,950	26,761	26,505	20,384	-8.87	17.66
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	41,852	42,933	36,740	34,581	28,298	-2.52	74.49
Income (loss) before taxes	191,006	266,667	144,033	144,471	135,335	-28.37	88.49
Applicable income taxes (credit)	-7,116	-7,480	-7,334	-6,247	-2,737		
Extraordinary items					0		
Income before undistributed income of subsidiaries	198,122	274,147	151,367	150,718	138,072	-27.73	83.98
Equity in undistributed income of subsidiaries	206,480	11,859	235,882	222,140	61,132	1641.12	226.68
Bank subsidiaries	206,496	14,731	236,227	224,712	60,567	1301.78	238.94
Nonbank subsidiaries	-16	-2,872	-345	-2,572	565		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	404,602	286,006	387,249	372,858	199,204	41.47	136.76
Memoranda							
Bank net income	421,746	314,331	414,627	386,824	209,567	34.17	148.26
Nonbank net income	4,309	1,628	1,955	4,778	9,775	164.68	-60.13
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	5,598,722	93.04	5,333,666	91.57	5,072,356	93.15	4,754,393	4,553,707	4.97	115.44
Common and preferred stock	5,245,436	87.17	5,063,598	86.94	5,072,356	93.15	4,754,226	4,553,703	3.59	101.86
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	348,000	5.78	270,000	4.64	0	0	0	0	28.89	
Other receivables	5,286	0.09	68	0	0	0	167	4	7673.53	2516.83
Investment in nonbank subsidiaries	113,755	1.89	101,647	1.75	103,746	1.91	96,994	301,635	11.91	-57.91
Common and preferred stock	113,360	1.88	101,355	1.74	103,746	1.91	96,850	69,121	11.84	106.47
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	225,115		-100.00
Other receivables	395	0.01	292	0.01	0	0	144	7,399	35.27	49.06
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	125	864		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	295,357	4.91	379,611	6.52	250,609	4.60	254,369	165,698	-22.19	79.79
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	5	0	8	0	11	0	21	0	-37.50	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	9,426	0.16	9,577	0.16	18,591	0.34	18,618	14,941	-1.58	-44.35
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,017,265	100.00	5,824,509	100.00	5,445,313	100.00	5,124,520	5,036,845	3.31	97.24
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	299,064	4.97	298,454	5.12	0	0	0	0	0.20	
Subordinated notes and debentures	256,060	4.26	256,867	4.41	257,168	4.72	167,254	169,170	-0.31	137.45
Other liabilities	39,164	0.65	37,285	0.64	31,939	0.59	27,587	28,144	5.04	64.36
Balance due to subsidiaries and related institutions	273,114	4.54	273,000	4.69	273,008	5.01	321,394	430,337	0.04	-21.39
Total liabilities	867,402	14.42	865,606	14.86	562,115	10.32	516,235	627,651	0.21	81.06
Equity Capital	5,149,863	85.58	4,958,903	85.14	4,883,198	89.68	4,608,285	4,409,194	3.85	100.26
Perpetual preferred stock (income surplus)	106,882	1.78	106,882	1.84	106,882	1.96	106,882	106,882	0.00	0.00
Common stock	3,296	0.05	3,282	0.06	3,274	0.06	3,263	3,253	0.43	55.11
Common surplus	4,109,460	68.29	4,087,396	70.18	4,066,614	74.68	4,049,457	4,033,567	0.54	83.92
Retained earnings	1,109,307	18.44	868,205	14.91	797,791	14.65	575,762	367,658	27.77	264.43
Accumulated other comprehensive income	-61,847	-1.03	-38,569	-0.66	-64,580	-1.19	-105,604	-83,052		
Other equity capital components	-117,235	-1.95	-68,293	-1.17	-26,783	-0.49	-21,475	-19,114		
Total liabilities and equity capital	6,017,265	100.00	5,824,509	100.00	5,445,313	100.00	5,124,520	5,036,845	3.31	97.24
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	73,713	1.23	73,713	1.27	73,713	1.35	119,385	119,385	0.00	49.58
Notes payable to subsidiaries that issued TPS	71,500	1.19	71,500	1.23	71,500	1.31	115,500	115,500	0.00	50.53
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	18,635	0.31	27,574	0.47	26,790	0.49	25,803	32,267	-32.42	-49.83
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.11	11.94	12	5.91	7.29	31	8.13	9.68	26	8.18	10.40	25	4.88	7.61	21
Bank net income / Average equity investment in banks	8.13	11.80	13	6.18	7.45	32	8.41	10.51	26	8.35	11.19	20	5.04	8.74	16
Nonbank net income / Average equity investment in nonbanks	4.11	13.12	34	1.57	9.75	32	1.96	7.89	31	6.14	7.10	54	15.58	4.73	86
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	104.24	96.79	68	109.90	88.16	80	107.07	82.22	76	103.75	82.56	56	105.20	80.64	66
Nonbank net income / Parent net income	1.06	3.40	56	0.57	3.59	46	0.50	5.93	45	1.28	3.78	61	4.91	7.76	70
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	16.84	16.81	67	17.46	20.06	65	11.51	20.43	52	11.20	20.88	48	14.24	19.94	57
Total debt / Equity capital	10.78	11.71	60	11.20	14.41	57	5.27	14.31	42	3.63	14.69	36	3.84	13.95	40
Total debt + notes payable to subs that issued TPS / Equity capital	12.17	13.63	54	12.64	16.67	51	6.73	16.36	33	6.14	17.10	33	6.46	16.10	34
Total debt + Loans guaranteed for affiliate / Equity capital	10.78	11.77	60	11.20	14.68	56	5.27	14.56	41	3.63	15.14	36	3.84	14.35	40
Total debt / Equity capital – excess over fair value	10.78	11.81	60	11.20	14.52	57	5.27	14.51	42	3.63	14.81	36	3.84	14.10	40
Long-term debt / Equity capital	10.78	10.95	61	11.20	13.56	57	5.27	13.04	42	3.63	13.37	36	3.84	12.69	41
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0.36	0.06	90	0.56	0.06	91	0.55	0.05	90	0.56	0.14	87	0.73	0.27	88
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	68.36	39.86	70	68.12	34.67	79	19.01	28.44	42	27.65	28.63	51	22.10	26.93	48
Double Leverage															
Equity investment in subs / Equity capital	104.06	103.22	60	104.16	102.81	62	106	103.22	68	105.27	103.10	65	104.85	102.10	66
Total investment in subs / Equity capital	110.92	108.40	76	109.61	110.16	71	106	111.07	54	105.28	112.48	48	110.12	111.30	66
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.52	0.29	70	0.72	0.47	64	0.76	0.36	71	0.65	0.35	70	1.07	0.52	72
Equity investment in subs – equity cap / Net income-div (X)	0.87	1.05	56	1.70	1.82	63	1.32	1.22	60	1.17	1.22	61	4.40	2.64	77
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	116.86	152.85	37	152.53	136.59	67	93.13	177.68	20	92.71	162.34	16	92.97	141.81	22
Cash from ops + noncash items + op expense / Op expense + dividend	115.99	154.48	37	158.71	147.24	66	93.67	190.27	12	86.97	174.91	11	96.01	148.20	22
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	59.27	98.54	18	160.88	134.08	73	98.66	116.34	27	144.10	103.19	84	100.79	92.33	54
Pretax operating income + interest expense / Interest expense	1,053.74	1,835.33	40	1,507.14	2,016.32	63	1,548.59	1,968.54	58	1,889.34	2,898.75	70	1,810.07	1,909.25	77
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,000.50	1,770.77	39	1,394.31	1,539.23	66	1,172.63	1,632.83	50	1,229.39	1,369.37	59	1,320.33	1,547.94	67
Dividends + interest from subsidiaries / Interest expense + dividends	126.88	174.12	38	168.35	150.43	66	103.16	210.80	18	100.26	188.90	18	103.13	172.51	25
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	15.17	47.61	30	8.03	35.64	22	11.12	57.11	24	11.02	33.93	25	4.94	24.63	21
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.48	3.44	61	5.87	3.85	70	3.99	2.64	66	4.44	2.61	68	2.81	3.24	53
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.83	1.76	78	0.79	2.66	74	0.84	5.62	69	0.86	5.50	68	1.43	5.68	69
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name _____

City/State _____

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	82.52	66.37	68	60.17	81.10	39	109.15	57.84	86	109.31	57.26	91	109.12	68.72	86
Dividends declared / Net income	40.41	28.27	75	57.68	42.29	73	42.67	33.08	70	44.19	27.33	84	75.63	31.29	91
Net income – dividends / Average equity.....	4.83	8.62	15	2.50	4.14	28	4.66	6.46	23	4.57	7.33	16	1.19	5.03	11
Percent of Dividends Paid															
Dividends from bank subsidiaries	131.65	155.92	43	181.62	132.17	67	107.98	178.13	30	98.40	157.73	27	98.90	130.71	35
Dividends from nonbank subsidiaries	2.65	4.90	68	2.73	3.41	72	1.39	7.53	60	4.46	7.13	72	6.11	12.57	75
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	134.30	203.53	37	184.35	174.85	62	109.37	260.40	19	102.86	215.26	14	105.01	196.35	26
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	51.04	45.96	52	95.31	60.28	81	43.03	66.55	28	41.91	60.71	32	71.10	59	68
Interest income from bank subsidiaries.....	3.15	0.11	97	1.75	0.36	88	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	54.19	51.33	55	97.06	62.88	79	43.03	69.36	25	41.91	63.43	30	71.10	62.82	59
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100.37	62.63	78	276.41	56.39	94	117.65	82.95	77	153.83	51.40	90	94.22	102.35	65
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	79.85	18.56	85	54.41	8.11	91
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	100.37	87.22	70	276.41	79.84	90	117.65	150.41	62	233.68	99.33	85	148.63	165.35	71
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.44	74.16	42	96.77	69.76	60	98.71	67.32	72	90.80	65.18	51	91.06	59.17	61
Interest income from bank subsidiaries.....	5.70	0.23	95	1.78	0.63	82	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	98.14	83.13	49	98.55	82.20	56	98.71	78.80	58	90.80	74.20	36	91.06	69.23	42
Dividends from nonbank subsidiaries	1.86	3.07	70	1.45	1.95	68	1.27	2.65	63	4.12	2.57	76	5.63	2.65	81
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	2.14	2.32	82	3.25	2.79	82
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	1.86	4.67	65	1.45	4.70	57	1.27	7.29	53	6.25	7.64	73	8.88	9.99	71
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	13.28	26.38	46	13.27	27.08	48	28.66	28.33	62	71.38	26.53	82	70.57	39.18	80